
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 29

Week Ending July 21, 2012

Testimony and Statements

Monetary Policy -- statement by Chairman Bernanke before the Senate Committee on Banking, Housing and Urban Affairs on July 17, and before the House Committee on Financial Services on July 18, 2012, on the semiannual monetary policy report to the Congress.

- Published, July 17, 2012

Regulations and Policies

Prepaid Cards -- report to Congress on government-administered, general-use prepaid cards, in accordance with the Dodd-Frank Act.

- Approved, July 12, 2012

(A/C)

Enforcement

Premier Financial Corp., Dubuque, Iowa, and Premier Bank -- written agreement dated July 28, 2010, terminated July 11, 2012.

- Announced, July 19, 2012

TCB Holding Company, The Woodlands, Texas -- written agreement with the Federal Reserve Bank of Dallas.

- Announced, July 17, 2012

H.2 Actions under delegated authority

July 15, 2012 to July 21, 2012

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operations and Payment Systems

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

MA Monetary Affairs

Bank Branches, Domestic

St. Louis

Centennial Bank, Conway, Arkansas -- to establish a branch at 81541 Old Highway, Islamorada, Florida.

- Approved, July 18, 2012

Cleveland

Community Trust Bank, Inc., Pikeville, Kentucky -- to establish a branch at 3090 Richmond Road, Lexington.

- Approved, July 16, 2012

Kansas City

Gardner Bank, Gardner, Kansas -- to establish a branch at 18855 South Gardner Drive, Gardner.

- Approved, July 18, 2012

Atlanta

IberiaBank, Lafayette, Louisiana -- to establish branches at 12920 Airline Highway, Baton Rouge; 822 South Range Avenue, Denham Springs; and 6235 South Claiborne Avenue, New Orleans (three applications).

- Approved, July 19, 2012

Secretary

Liberty Bank of Arkansas, Jonesboro, Arkansas -- to establish a branch at 1895 Harrison Street, Batesville.

- Approved, July 20, 2012

Bank Branches, Domestic

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to establish a branch at 9408 Grant Avenue, Manassas, Virginia.

- Approved, July 20, 2012

Kansas City

Platte Valley Bank, Scottsbluff, Nebraska -- to establish a branch at 1212 Circle Drive, Scottsbluff.

- Approved, July 16, 2012

Bank Holding Companies

Kansas City

Security Bancshares Corporation, Wewoka, Oklahoma -- to become a bank holding company by acquiring Security State Bank of Wewoka, Oklahoma, Wewoka.

- Approved, July 20, 2012

New York

Tompkins Financial Corporation, Ithaca, New York -- to merge with VIST Financial Corp., Wyomissing, Pennsylvania, and thereby acquire VIST Financial's subsidiary bank, VIST Bank; and for Tompkins's subsidiary TMP Mergeco Inc., Ithaca, to become a bank holding company by acquiring VIST Financial and VIST Bank.

- Approved, July 17, 2012

Bank Mergers

St. Louis

Centennial Bank, Conway, Arkansas -- to purchase the assets and assume the liabilities of The Royal Palm Bank of Florida, Naples, Florida, and to retain the acquired facilities as branches.

- Withdrawn, July 18, 2012

Chicago

First Community Bank, Harbor Springs, Michigan -- to merge with Select Bank, Grand Rapids.

- Approved, July 20, 2012

Kansas City

First Nebraska Bank, Valley, Nebraska -- to purchase certain assets and assume certain liabilities of Heartland Community Bank, Bennet, and to establish branches.

- Approved, July 17, 2012

Kansas City

Metcalf Bank, Lee's Summit, Missouri -- to purchase certain assets and assume certain liabilities of Heartland Bank, Leawood, Kansas, and to establish branches.

- Approved, July 20, 2012

Banks, Foreign

Director, BS&R

Allianz SE, Munich, Germany -- relief from certain commitments.

- Granted, July 18, 2012

Extensions of Time

Kansas City

International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Kansas City, Kansas -- extension to July 20, 2013, to acquire shares of Brotherhood Bancshares, Inc., Kansas City, and its subsidiary bank, The Brotherhood Bank & Trust Company.

- Granted, July 17, 2012

St. Louis

The Scott County State Bank, Scottsburg, Indiana -- extension to October 28, 2012, to establish a branch at 307 West Main Street, Austin.

- Granted, July 18, 2012

Savings and Loan Holding Companies

Philadelphia

Provident New York Bancorp, Inc., Montebello, New York -- waiver of application to acquire Gotham Bank of New York, New York, in connection with the merger of Gotham with and into Provident New York's subsidiary savings and loan association, Provident Bank, Montebello.

- Granted, July 19, 2012

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
HAMPDEN BANCORP, INC.	CIC	Notification by Investors of America LP to retain 10% or more of the outstanding shares of the common stock of Hampden Bancorp, Inc., Springfield, Massachusetts, the holding company for Hampden Bank, Springfield, Massachusetts, pursuant to the Change in Bank Control Act of 1978.	Newspaper: Federal Register:	Not available Not available
INDEPENDENT BANK CORP.	* 3A5 * 3A3	Application by Independent Bank Corp, Rockland, Massachusetts, to acquire Central Bancorp, Inc. and its subsidiary bank, Central Co-operative Bank, both of Somerville, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available 07/30/2012

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending July 21, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF EAST ASIA, LIMITED, THE	FBSEA	The Bank of East Asia, Limited, Hong Kong, to upgrade its limited branch located in Alhambra, California to a full service branch.	Newspaper: Federal Register:	08/01/2012 Not applicable
MAHAM BETEILIGUNGSGESELLSCHAFT AG	CIC	Notice by Muhammad Habib, Hamza Habib, Fazilat Jumani, and Khadijah Jumani to retain a controlling interest in Maham Beteiligungsgesellschaft AG, Zurich, Switzerland, and thereby indirectly retain control of Habib American Bank, New York, New York.	Newspaper: Federal Register:	08/06/2012 06/29/2012
WESTPAC BANKING CORPORATION	4c8	Westpac Banking Corporation, Sydney, Australia, to engage de novo through Westpac Capital Markets LLC, New York, New York as a broker dealer pursuant to Section 225.28(b)(7).	Newspaper: Federal Register:	Not applicable Not available

District: 2

Federal Reserve Bank of New York

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Institution	Location
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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHFIELD BANCORP, INC	* MHC Conversion * SLHC Formation	Northfield Bancorp, MHC, Staten Island, NY, proposes to convert to stock form and merge with and into Northfield Bancorp, Inc, Woodbridge, New Jersey, which proposes to become a savings and loan holding company by acquiring Northfield Bank, Staten Island, NY.	Newspaper: Federal Register:	Not available 07/09/2012
PATRIOT FINANCIAL PARTNERS LP	CIC	Patriot Financial Partners, GP, L.P., Patriot Financial Partners, L.P., Patriot Financial Partners Parallel, L.P., Patriot Financial Partners, GP, LLC, Patriot Financial Managers, L.P., Patriot Financial Manager, LLC. and Messrs. Ira M. Lubert, W. Kirk Wycoff and James J. Lynch, all of Philadelphia, Pennsylvania, to purchase up to 24.9 percent of Porter Bancorp, Inc., Louisville, KY.	Newspaper: Federal Register:	Not available 09/21/2011
PHOENIX BANCORP, INC.	* 3A3	Phoenix Bancorp, Inc., Minersville, PA, to acquire 9.9% of Union Bancorp, Inc., Pottsville, PA.	Newspaper: Federal Register:	08/17/2012 08/17/2012

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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The following state member banks have been examined and their CRA public evaluations are now available.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5**Federal Reserve Bank of Richmond****Filings received during the week ending July 21, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST VIRGINIA COMMUNITY BANK	* 18C * Branch	First Virginia Community Bank, Fairfax, Virginia, to merge with 1st Commonwealth Bank of Virginia, Arlington, Virginia.	Newspaper: Federal Register:	08/16/2012 Not applicable
PARK STERLING CORPORATION	* 4c8	Park Sterling Corporation, Charlotte, North Carolina, to acquire 100% of the voting securities of Citizens South Banking Corporation, Gastonia, North Carolina, and thereby indirectly acquire Citizens South Bank, Gastonia, North Carolina, a federal savings bank.	Newspaper: Federal Register:	08/20/2012 08/17/2012
RISING SUN BANCORP	CIC	Zahid Aslam, Elkton, Maryland; Michael Khatiwala, Voorhees, New Jersey; Michael Knapp, Lincoln University, Pennsylvania; Nalin Patel and Arpan Patel, both of Newtown, Pennsylvania; and Raj Parikh, Monroe, New Jersey, as a group acting in concert acquire in aggregate 28% of the outstanding common stock of Rising Sun Bancorp, Rising Sun, Maryland, through the transfer of shares currently owned by these individuals through NB Sun Investment LLC.	Newspaper: Federal Register:	Not available 08/02/2012
VALLEY BANK	* Branch	Valley Bank, Roanoke, Virginia, proposes to establish a branch at 4003 Challenger Avenue, Roanoke, Virginia.	Newspaper: Federal Register:	07/23/2012 Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CHATSWORTH BANKSHARES, INC.	CIC	After-the-fact change in control notice filed by John Hinton Waters, Madalyn Kathlene Waters, Michael Thomas Waters, John Andrew Waters, Michael Jason Waters, Brittany Laine McConkey, Charles Hilton Richards, Jr., Ted Rembert Townsend, all of Chatsworth, Georgia, and Jodi Waters Matter, Marietta, Georgia, to collectively retain 54.75 percent of the outstanding shares of First Chatsworth Bankshares, Inc., and its subsidiary, First National Community Bank, both of Chatsworth, Georgia.	Newspaper: Federal Register:	Not available 07/25/2012

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN METRO BANCORP, INC.	CIC	Sidney J. Lee, as an individual, and together with his sisters, Medora Lee and Serena Lee, as a group acting in concert to acquire control of 3,621,708 shares or 82.48 percent of American Metro Bancorp, Inc., Chicago, Illinois (BHC), and thereby indirectly acquire American Metro Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 07/17/2012
CHEMICAL BANK	* 18C * Branch	Chemical Bank, Midland, Michigan, to purchase the assets and assume the liabilities of 21 branches of Independent Bank, Ionia, Michigan, and thereby establish 21 branches.	Newspaper: Federal Register:	Not available Not applicable
HEARTLAND BANCORP, INC.	* 3A3	Heartland Bancorp, Inc., Bloomington, Illinois, to acquire Farmer City State Bank, Farmer City, Illinois.	Newspaper: Federal Register:	07/22/2012 07/23/2012
LAPORTE SAVINGS BANK, MHC	* MHC Conversion * SLHC Formation	LaPorte Savings Bank, MHC, La Porte, Indiana, a mutual holding company, proposes to convert to stock form and merge with LaPorte Bancorp, Inc., an existing savings and loan holding company. The existing LaPorte Bancorp, Inc., will merge with a new company, also called LaPorte Bancorp, Inc., which will become a savings and loan holding company through the acquisition of 100 percent of the outstanding stock of The LaPorte Savings Bank, all of La Porte, Indiana.	Newspaper: Federal Register:	Not available 07/20/2012
STATE BANK OF THE LAKES	* Branch	State Bank of the Lakes, Antioch, Illinois, to establish a branch facility to be located at 10 East Rollins Road, Round Lake Beach, Illinois 60073.	Newspaper: Federal Register:	07/18/2012 Not applicable

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending July 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
Belleville Bancorp, Inc.	* 3A1	Belleville Bancorp, Inc., Belleville, Illinois, to become a bank holding company by acquiring 100 percent of Bank of Belleville, Belleville, Illinois.	Newspaper:	08/19/2012
			Federal Register:	08/20/2012
FIRST TRUST FINANCIAL CORPORATION	CIC	Notice by Lynne Deweese and V.J. Hales as co-trustees of The Hales Survivor's Trust, individually and as members of The Hales Family Control Group to gain control of First Trust Financial Corporation, Clinton, Kentucky. The Hales Family Control Group consists of Randy Deweese, Lynne Deweese, V.J. Hales, Jason Schwartz, Kimberly Schwartz, Andrea Williford, Michael Williford, and Dallas Williford, all of Clinton, Kentucky.	Newspaper:	08/02/2012
			Federal Register:	08/06/2012

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending July 21, 2012**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEALL BANCSHARES INC.	* 3A1	Beall Bancshares Inc., Velva, North Dakota, to become a bank holding company by acquiring 100 percent of Peoples State Bank of Velva, Velva, North Dakota.	Newspaper: Federal Register:	08/15/2012 08/09/2012
EDEN VALLEY BANCSHARES, INC.	CIC	Change in control notice by Todd J. Zaun, Sartell, Minnesota, to retain and acquire 25% or more, and Steven M. Zaun, Marina Del Ray, California, to acquire 25% or more of the shares of Eden Valley Bancshares, Eden Valley, Minnesota, and thereby indirectly control State Bank in Eden Valley, Eden Valley, Minnesota.	Newspaper: Federal Register:	08/02/2012 07/25/2012
SECURITY STATE BANK HOLDING COMPANY	CIC	Notice by Thomas Watson, Grand Forks, North Dakota, as an individual and as trustee of the Bank Forward Employee Stock Ownership Plan, Hannaford, North Dakota ("ESOP"), to gain control of Security State Bank Holding Company, Fargo, North Dakota ("Company"), and thereby indirectly gain control of Bank Forward, Hannaford, North Dakota ("Bank"). Additionally, notice by Thomas Watson, Toby Kommer, Fargo, North Dakota, as trustee of ESOP, and ESOP as a group acting in concert to gain control of Company and thereby indirectly gain control of Bank.	Newspaper: Federal Register:	Not available 07/16/2012

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
EQUITY BANK	* 18C * Branch	Equity Bank, Andover, Kansas, to merge with Signature Bank, Haddam, Kansas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available Not applicable
HENDERSON STATE COMPANY	CIC	Notification by Kevin D. Postier and J. B. Suddarth, both of York, Nebraska, to acquire control of Henderson State Company, parent of Henderson State Bank, both in Henderson, Nebraska.	Newspaper: Federal Register:	08/01/2012 07/25/2012
HIGH PLAINS BANKING GROUP, INC.	CIC	Notice by High Plains Banking Group, Inc. KSOP, Flagler, Colorado; Thomas Creighton, Jr., Denver, Colorado, individually and as trustee of High Plains Banking Group, Inc. KSOP; Lucy Loomis, Denver, Colorado; John and Johnita Creighton, Longmont, Colorado; Virginia Newton, Snowmass, Colorado; Ann Creighton, Sammamish, Washington; and Lavina Creighton, Atwood, Kansas, all to become members of the Creighton Family Group, to acquire control of High Plains Banking Group, Inc., parent of High Plains Bank, both in Flagler, Colorado. High Plains Banking Group, Inc., Flagler, Colorado, to redeem 19.4 percent of its outstanding common stock.	Newspaper: Federal Register:	Not available 07/30/2012
SPIRO BANCSHARES, INC.	CIC	Notice by the Schmidt Family Partnership, L.P., Spiro, Oklahoma, its general partner, William F. Schmidt, Jr., as trustee of the William F. Schmidt Living Trust; and Deborah Schmidt Barrett and Jason Tyler Barrett, both of Fort Smith, Arkansas; all to remain members of the Schmidt Family Group acting in concert and to retain control of Spiro Bancshares, Inc., parent of Spiro State Bank, both in Spiro, Oklahoma.	Newspaper: Federal Register:	08/09/2012 06/13/2012
TRI-COUNTY FINANCIAL CORPORATION	* 3A1	Tri-County Financial Corporation, to become a bank holding company through the acquisition of 75 percent of the voting shares of The Bank of Commerce and Trust Company, both in Wellington, Kansas.	Newspaper: Federal Register:	08/10/2012 Not available

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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NONE					

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Institution	Location
NONE	

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares up to 34% of The ANB Corporation, Terrell, Texas, and indirectly acquire The American National Bank of Texas, Terrell, Texas; Lakeside Bancshares, Inc., Rockwall, Texas; and Lakeside National Bank, Rockwall, Texas.	Newspaper:	Not available
			Federal Register:	08/17/2012

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period		
DIAMOND A FINANCIAL, LP	* 3A1	Diamond A Financial, L.P., Hilltop Holdings, Inc., and Meadow Corporation, all of Dallas, Texas, to become bank holding companies by acquiring 100 percent of PlainsCapital Corporation and its subsidiary bank, PlainsCapital Bank, both of Dallas, Texas, pursuant to section 3 of the Bank Holding Company Act.;	Newspaper:	07/08/2012	
	4c8		Federal Register:	07/09/2012	
	* 4c8				
	4c8				
		Diamond A Financial, L.P., Hilltop Holdings, Inc., and Meadow Corporation, all of Dallas, Texas, to engage in mortgage lending activities pursuant to section 4(c)(8) of the Bank Holding Company Act through PrimeLending, A PlainsCapital Company, and its direct and indirect subsidiaries, Pirmelending Ventures Management, LLC, and PrimeLending Ventures, LLC, all of Dallas, Texas;			
		Diamond A Financial, L.P., and Hilltop Holdings, Inc., both of Dallas, Texas, to retain a noncontrolling interest in SWS Group, Inc., and its subsidiary savings association, Southwest Securities, FSB, both of Dallas, Texas, and thereby engage in the operation of a savings association pursuant to Section 4(c)(8) of the BHC Act; and			
		Diamond A Financial, L.P., and Hilltop Holdings, Inc., both of Dallas, Texas, through a retention of a noncontrolling interest in SWS Group, Inc., and indirect controlling interests in the subsidiaries of Southwest Securities, FSB, pursuant to sections 4(c)(8) of the BHC Act and Regulation Y, and thereby engage indirectly in certain nonbanking activities of those subsidiaries pursuant to section 4(c)(8) of the BHC Act, to consist of extending credit and servicing loans; activities related to extending credit; financial and investment advisory activities; agency transactional services for customers, including providing securities brokerage services, acting as riskless-principal and providing private-placement services and other transactional services as agent for customers; underwriting and dealing in government obligations and money market investments; community development activities; and issuing and selling money orders, savings bonds, traveler's checks and similar consumer payment instruments.			
FVNB CORP.	* 3A3	FVNB Corp., MOW/RPW II, Ltd., and MOW/RPW Holdings II, LLC, all of Victoria, Texas, to acquire 100 percent of First State Bank, New Braunfels, Texas.	Newspaper:	Not available	
			Federal Register:	07/20/2012	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
ODESSA SOUTHWEST BANCSHARES, INC.	* 3A1	Odessa SouthWest Bancshares, Inc., Odessa, Texas, to become a bank holding company by acquiring 100 percent of SouthWest Bank, Odessa, Texas; AND Odessa SouthWest Bancshares, Inc., Odessa, Texas, elects to become a financial holding company.	Newspaper:	07/20/2012
			Federal Register:	07/21/2012

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 21, 2012

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST PACTRUST BANCORP, INC.	* 3A5	First PacTrust Bancorp, Inc., Irvine, California, to merge with Gateway Bancorp, Santa Ana, California, with First PacTrust Bancorp, Inc., surviving and thereby indirectly acquire Gateway Business Bank, Cerritos, California.	Newspaper: Federal Register:	Not available 07/26/2012
PRIME PACIFIC FINANCIAL SERVICES, INC.	CIC	Change in Bank Control Notice by Timothy James McMahon, Poulsbo, Washington, to increase his ownership from 8.8 percent to 24.21 percent in Prime Pacific Financial Services, Inc. and indirectly Prime Pacific Bank, National Association, both of Lynnwood, Washington.	Newspaper: Federal Register:	07/27/2012 08/02/2012

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act